



# Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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**BHC Name** EAST WEST BANCORP, INC.

**City/State** PASADENA, CA

## Bank Holding Company Information

Federal Reserve District: 12  
 Consolidated Assets (\$000): 56,874,146  
 Peer Group Number: 1 Number in Peer Group: 133  
 Number of Bank Subsidiaries: 1

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

EAST WEST BANCORP, INC.  
135 NORTH LOS ROBLES AVENUE, 7TH FLOOR  
  
PASADENA, CA 91101

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BHC Name

City/State

## Summary Ratios

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	55,561,828	44,726,466	48,874,211	42,486,841	38,626,635
Net income (\$000)	204,994	144,824	567,797	674,035	703,701
Number of BHCs in peer group	133	123	128	125	118

	BHC	Peer # 1	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	2.55	2.67	36	3.25	2.94	68	2.82	2.77	47	3.46	3.01	69	3.59	3.08	79
+ Non-interest income	0.52	1.13	20	0.46	1.12	19	0.44	1.21	17	0.47	1.32	13	0.54	1.31	16
- Overhead expense	1.37	2.28	6	1.59	2.68	7	1.48	2.57	6	1.72	2.69	9	1.85	2.71	10
- Provision for credit losses	0	-0.12	65	0.67	0.88	39	0.41	0.51	36	0.24	0.15	75	0.17	0.14	68
+ Securities gains (losses)	0	0.01	61	0.01	0.03	67	0.03	0.02	66	0.01	0.01	66	0.01	0	86
+ Other tax equivalent adjustments	0	0	48	0	0	15	0	0	48	0	0	42	0	0	45
= Pretax net operating income (tax equivalent)	1.70	1.78	45	1.47	0.64	86	1.41	1.04	77	1.99	1.56	83	2.12	1.57	89
Net operating income	1.48	1.36	61	1.30	0.48	94	1.16	0.81	78	1.59	1.19	88	1.82	1.24	94
Net income	1.48	1.35	62	1.30	0.48	93	1.16	0.82	77	1.59	1.19	88	1.82	1.24	94
Net income (Subchapter S adjusted)		1.78			0.78			1.18			1.17			1.42	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	2.89	3.18	29	4.25	4.09	60	3.46	3.55	40	4.67	4.41	70	4.49	4.24	67
Interest expense	0.21	0.29	38	0.82	0.85	53	0.47	0.52	51	1.03	1.08	48	0.72	0.86	40
Net interest income (tax equivalent)	2.68	2.88	33	3.43	3.24	58	2.99	3.01	42	3.64	3.33	63	3.77	3.38	69
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.14	0.16	55	0.01	0.27	10	0.17	0.27	45	0.16	0.21	50	0.13	0.22	43
Earnings coverage of net loan and lease losses (X)	17.64	25.70	59	265.78	17.23	97	14	22.91	53	17.88	24.40	57	22.05	21.75	67
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.50	1.49	57	1.55	1.32	74	1.60	1.58	60	1.03	0.83	73	0.96	0.90	59
Allowance for loan and lease losses / Total loans and leases	1.50	1.47	58	1.55	1.30	74	1.60	1.55	62	1.03	0.81	76	0.96	0.89	60
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.61	0.70	47	0.41	0.63	28	0.60	0.71	46	0.35	0.57	28	0.28	0.61	13
30-89 days past due loans and leases / Total loans and leases	0.22	0.33	43	0.28	0.52	24	0.13	0.39	17	0.29	0.43	40	0.25	0.44	26
<b>Liquidity and Funding</b>															
Net noncore funding dependence	8.20	-0.51	77	18.72	14.37	66	11.26	3.20	76	18.77	14.45	67	14.56	16.62	49
Net short-term noncore funding dependence	4.42	-6.88	85	13.21	4.94	79	6.89	-4.76	86	12.69	3.38	78	8.87	4.66	59
Net loans and leases / Total assets	70.03	60.99	78	76.91	64.23	87	73	61.58	82	77.88	63.77	88	78.32	63.98	89
<b>Capitalization</b>															
Tier 1 leverage ratio	9.11	9.15	51	10.19	9.43	73	9.44	9.13	62	10.34	9.76	66	9.88	9.71	57
Holding company equity capital / Total assets	9.29	10.72	29	10.67	11.64	41	10.10	11.16	34	11.35	12.43	38	10.78	12.22	32
Total equity capital (including minority interest) / Total assets	9.29	10.85	26	10.67	11.80	37	10.10	11.29	32	11.35	12.57	35	10.78	12.27	31
Common equity tier 1 capital / Total risk-weighted assets	12.71	12.57	58	12.37	11.64	73	12.71	12.38	61	12.94	12.17	74	12.21	12.12	64
Net loans and leases / Equity capital (X)	7.54	5.73	79	7.21	5.59	81	7.23	5.58	79	6.86	5.21	82	7.27	5.29	86
Cash dividends / Net income	23.11	23.13	48	27.95	81.34	19	27.97	42.30	32	23.04	33.12	30	17.90	27.31	26
Cash dividends / Net income (Subchapter S adjusted)		14.81			139.66			-0.65			-12.02			17.36	
<b>Growth Rates</b>															
Assets	23.78	16.49	70	9.16	11.31	53	18.01	16.68	58	7.68	9.26	58	10.48	7	75
Equity capital	7.79	9.13	58	6.77	5.70	60	5.01	6.99	45	13.42	10.49	76	15.15	7.89	80
Net loans and leases	12.72	7.22	74	8.58	9.91	60	10.61	9.07	67	7.08	9.10	57	11.55	7.89	76
Noncore funding	-5.25	-25.09	74	16.87	16.35	60	-2.62	-12.18	62	24.60	6.59	81	55.51	10.67	90
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	0	11.33	11	0	12.46	14	0	13.56	10	0	13.04	13	0	13.37	15
Equity investment in subsidiaries / Equity capital	96.23	102.85	14	99.25	103.91	21	95.95	102.81	13	99.52	103.22	26	99.58	103.10	31
Cash from ops + noncash items + op expense / Op expense + dividends	-66.43	98.58	9	488.44	176.81	91	349.01	147.24	94	121.39	190.27	26	119.91	174.91	26

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	342,281	410,480	1,459,241	1,711,479	1,498,091	-16.61	35.08
Income from lease financing receivables.....	1,674	1,389	5,614	6,121	6,280	20.52	1087.23
Fully taxable income on loans and leases.....	343,955	411,869	1,464,855	1,717,600	1,504,371	-16.49	35.66
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	343,955	411,869	1,464,855	1,717,600	1,504,371	-16.49	35.66
Investment interest income (tax equivalent).....	30,011	20,614	85,804	69,461	62,629	45.59	155.74
Interest on balances due from depository institutions.....	3,631	11,056	25,116	66,225	53,744	-67.16	-8.35
Interest income on other earning assets.....	4,814	6,200	22,687	31,183	32,819	-22.35	-35.60
Total interest income (tax equivalent).....	382,411	449,739	1,598,462	1,884,469	1,653,563	-14.97	38.20
Interest on time deposits of \$250K or more.....	7,000	27,909	73,904	127,863	62,911	-74.92	
Interest on time deposits < \$250K.....	2,015	8,737	23,438	43,170	24,579	-76.94	
Interest on foreign office deposits.....	3,794	6,746	19,988	31,964	25,062	-43.76	92.69
Interest on other deposits.....	9,013	33,011	67,412	172,805	122,200	-72.70	-7.64
Interest on other borrowings and trading liabilities.....	5,869	10,080	33,107	38,685	30,443	-41.78	25.62
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	27,691	86,483	217,849	414,487	265,195	-67.98	15.53
Net interest income (tax equivalent).....	354,720	363,256	1,380,613	1,469,982	1,388,368	-2.35	40.35
Non-interest income.....	72,470	51,959	216,026	200,805	207,374	39.48	117.46
Adjusted operating income (tax equivalent).....	427,190	415,215	1,596,639	1,670,787	1,595,742	2.88	49.33
Overhead expense.....	190,550	177,824	722,643	730,719	713,184	7.16	32.04
Provision for credit losses.....	0	74,656	198,691	100,093	65,007		-100.00
Securities gains (losses).....	192	1,529	12,299	3,930	2,535	-87.44	-95.00
Other tax equivalent adjustments.....	0	-1	0	0	0		
Pretax net operating income (tax equivalent).....	236,279	164,277	688,312	844,679	819,539	43.83	62.71
Applicable income taxes.....	30,490	19,186	117,968	169,882	114,995	58.92	-17.94
Tax equivalent adjustments.....	795	267	2,547	762	843	197.75	46.95
Applicable income taxes (tax equivalent).....	31,285	19,453	120,515	170,644	115,838	60.82	-17.01
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	204,994	144,824	567,797	674,035	703,701	41.55	90.66
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	204,994	144,824	567,797	674,035	703,701	41.55	90.66
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	204,994	144,824	567,797	674,035	703,701	41.55	90.66
Investment securities income (tax equivalent).....	30,011	20,614	85,804	69,461	62,629	45.59	155.74
US Treasury and agency securities (excluding mortgage-backed securities).....	5,383	3,800	14,833	14,807	15,490	41.66	78.19
Mortgage-backed securities.....	16,489	10,849	46,922	38,169	30,366	51.99	221.11
All other securities.....	8,139	5,965	24,049	16,485	16,773	36.45	127.41
Cash dividends declared.....	47,376	40,475	158,793	155,300	125,982	17.05	62.94
Common.....	47,376	40,475	158,793	155,300	125,982	17.05	62.94
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent)	2.75	2.96	33	4.02	3.72	75	3.27	3.27	51	4.44	4	78	4.28	3.87	75
Less: Interest expense	0.20	0.27	41	0.77	0.78	57	0.45	0.48	52	0.98	0.98	56	0.69	0.79	42
Equals: Net interest income (tax equivalent)	2.55	2.67	36	3.25	2.94	68	2.82	2.77	47	3.46	3.01	69	3.59	3.08	79
Plus: Non-interest income	0.52	1.13	20	0.46	1.12	19	0.44	1.21	17	0.47	1.32	13	0.54	1.31	16
Equals: adjusted operating income (tax equivalent)	3.08	3.87	11	3.71	4.12	29	3.27	4.04	15	3.93	4.41	28	4.13	4.46	33
Less: Overhead expense	1.37	2.28	6	1.59	2.68	7	1.48	2.57	6	1.72	2.69	9	1.85	2.71	10
Less: Provision for credit losses	0	-0.12	65	0.67	0.88	39	0.41	0.51	36	0.24	0.15	75	0.17	0.14	68
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	48	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	61	0.01	0.03	67	0.03	0.02	66	0.01	0.01	66	0.01	0	86
Plus: other tax equivalent adjustments	0	0	48	0	0	15	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.70	1.78	45	1.47	0.64	86	1.41	1.04	77	1.99	1.56	83	2.12	1.57	89
Less: Applicable income taxes (tax equivalent)	0.23	0.40	12	0.17	0.16	52	0.25	0.23	52	0.40	0.36	62	0.30	0.33	40
Less: Minority interest	0	0	42	0	0	44	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.48	1.36	61	1.30	0.48	94	1.16	0.81	78	1.59	1.19	88	1.82	1.24	94
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.48	1.35	62	1.30	0.48	93	1.16	0.82	77	1.59	1.19	88	1.82	1.24	94
Memo: Net income (last four quarters)	1.22	1.07	67	1.51	0.98	92	1.16	0.82	77	1.59	1.19	87	1.82	1.24	94
Net income—BHC and noncontrolling (minority) interest	1.48	1.37	62	1.30	0.49	93	1.16	0.83	77	1.59	1.20	88	1.82	1.25	93
<b>Margin Analysis</b>															
Average earning assets / Average assets	95.11	93.08	73	94.70	91.24	85	94.53	92.32	75	94.97	91.05	88	95.32	91.48	88
Average interest-bearing funds / Average assets	55.27	62.97	20	62.21	66.92	29	59.03	64.06	27	62.61	65.57	38	58.90	65.56	22
Interest income (tax equivalent) / Average earning assets	2.89	3.18	29	4.25	4.09	60	3.46	3.55	40	4.67	4.41	70	4.49	4.24	67
Interest expense / Average earning assets	0.21	0.29	38	0.82	0.85	53	0.47	0.52	51	1.03	1.08	48	0.72	0.86	40
Net interest income (tax equivalent) / Average earning assets	2.68	2.88	33	3.43	3.24	58	2.99	3.01	42	3.64	3.33	63	3.77	3.38	69
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent)	3.52	4.05	21	4.69	4.74	54	3.98	4.27	34	5.15	5.09	61	4.97	4.95	57
Interest-bearing bank balances	0.32	0.10	96	1.53	1.16	78	0.66	0.27	93	2.19	2.04	55	2.35	1.64	89
Federal funds sold and reverse repos	1.55	0.26	94	2.51	1.34	85	1.93	0.68	91	2.89	2.44	77	2.88	2.17	83
Trading assets		0.39			0.75			0.60			0.99			1.11	
Total earning assets	2.89	3.15	29	4.24	4.05	62	3.45	3.51	43	4.67	4.36	70	4.49	4.20	70
Investment securities (tax equivalent)	1.86	1.84	50	2.52	2.60	39	2.14	2.25	39	2.40	2.76	21	2.16	2.68	11
US Treasury and agency securities (excluding mortgage-backed securities)	1.04	1.30	36	2.71	2.31	72	2.07	1.75	66	1.88	2.32	22	1.79	2.05	31
Mortgage-backed securities	1.51	1.60	47	1.99	2.49	8	1.77	2.05	24	2.52	2.61	38	2.23	2.50	15
All other securities	2.23	2.93	27	2.59	3.62	17	2.45	3.24	20	2.51	4.06	9	2.81	4.20	15
Interest-bearing deposits	0.29	0.26	65	1.16	0.90	71	0.69	0.53	71	1.47	1.10	77	1.06	0.81	77
Time deposits of \$250K or more	0.50	0.82	17	1.95	1.83	58	1.29	1.42	36	2.44	1.96	90	1.94	1.44	87
Time deposits < \$250K	0.35	0.78	7	1.08	1.69	9	0.84	1.36	10	1.20	1.82	13	0.76	1.29	15
Other domestic deposits	0.19	0.17	65	0.86	0.71	73	0.41	0.36	67	1.20	0.93	76	0.90	0.67	78
Foreign deposits	0.72	0.13	92	1.28	0.79	78	0.99	0.42	89	1.38	1.19	60	1.20	0.97	62
Federal funds purchased and repos	2.64	0.18	97	4.80	1.14	95	3.23	0.62	95	18.17	1.86	98	24.21	1.51	99
Other borrowed funds and trading liabilities	1.90	1.38	74	2.51	1.90	82	1.32	1.50	41	2.46	2.38	57	3.31	2.28	91
All interest-bearing funds	0.36	0.42	47	1.24	1.15	62	0.76	0.74	57	1.56	1.49	63	1.17	1.19	57

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Non-interest Income and Expenses</b>					
Total non-interest income	72,470	51,959	216,026	200,805	207,374
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	11,938	7,515	35,573	27,566	27,819
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	6,640	4,776	15,879	15,596	13,471
Insurance activities revenue	309	581	1,808	1,201	318
Venture capital revenue	0	0	0	0	0
Net servicing fees	770	442	2,167	1,970	3,651
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	1,906	1,117	3,088	4,373	15,805
Other non-interest income	50,907	37,528	157,511	150,099	146,310
Total overhead expenses	190,550	177,824	722,643	730,719	713,184
Personnel expense	107,974	102,197	405,046	402,548	380,754
Net occupancy expense	16,051	17,691	69,759	71,199	70,130
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	732	953	3,634	4,519	5,492
Other operating expenses	65,793	56,983	244,204	252,453	256,808
Fee income on mutual funds and annuities	1,993	1,626	6,541	7,425	5,473
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	3,180	3,285	3,214	3,294	3,196
Average personnel expense per employee	33.95	31.11	126.03	122.21	119.13
Average assets per employee	17,472.27	13,615.36	15,206.66	12,898.25	12,085.93

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	2.75	2.10	64	3.13	2.64	63	3.03	2.02	70	3.70	2.72	70	2.64	3.08	50
Overhead expenses / Net Interest Income + non-interest income	44.69	59.31	8	42.85	63.90	4	45.33	62.28	8	43.75	61.29	3	44.72	60.88	8
<b>Percent of Average Assets</b>															
Total overhead expense	1.37	2.28	6	1.59	2.68	7	1.48	2.57	6	1.72	2.69	9	1.85	2.71	10
Personnel expense	0.78	1.28	9	0.91	1.36	13	0.83	1.30	12	0.95	1.41	13	0.99	1.44	14
Net occupancy expense	0.12	0.24	10	0.16	0.27	12	0.14	0.26	10	0.17	0.28	14	0.18	0.28	14
Other operating expenses	0.48	0.73	17	0.52	0.98	8	0.51	0.94	11	0.60	0.97	15	0.68	0.97	21
Overhead less non-interest income	0.85	1.10	24	1.13	1.47	25	1.04	1.25	34	1.25	1.32	42	1.31	1.38	40
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	44.61	58.69	8	42.83	63.38	5	45.26	61.82	8	43.74	60.64	5	44.69	60.37	8
Personnel expense	25.28	33.28	14	24.61	33.17	13	25.37	32.36	17	24.09	32.39	12	23.86	32.51	14
Net occupancy expense	3.76	6.42	12	4.26	6.75	13	4.37	6.58	15	4.26	6.52	12	4.39	6.48	12
Other operating expenses	15.57	18.45	36	13.95	22.88	8	15.52	22.28	17	15.38	21.20	15	16.44	20.90	21
Total non-interest income	16.96	28.42	24	12.51	26.40	16	13.53	28.83	17	12.02	29.23	11	13	28.50	16
Fiduciary activities income	0	2.15	12	0	2.03	13	0	2.09	12	0	1.97	14	0	2.14	13
Service charges on domestic deposit accounts	2.79	3.21	42	1.81	3.92	22	2.23	3.27	31	1.65	3.88	21	1.74	4.15	24
Trading revenue	0	0.97	24	0	1.58	34	0	1.28	25	0	1.18	22	0	0.85	27
Investment banking fees and commissions	1.55	2.51	52	1.15	2.81	42	0.99	2.46	41	0.93	3.54	36	0.84	3.42	35
Insurance activities revenue	0.07	0.38	51	0.14	0.40	62	0.11	0.41	58	0.07	0.47	48	0.02	0.47	36
Venture capital revenue	0	0.02	45	0	-0.01	50	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	0.18	0.99	45	0.11	-0.41	66	0.14	0.01	67	0.12	0.28	51	0.23	0.65	43
Net securitization income	0	0.01	45	0	0.01	47	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.45	3.74	21	0.27	1.88	30	0.19	3.92	18	0.26	1.86	22	0.99	1.61	48
Other non-interest income	11.92	8.65	74	9.04	9.85	54	9.87	9.65	62	8.98	10.04	56	9.17	9.86	57
Overhead less non-interest income	27.64	29.66	38	30.31	36.23	32	31.73	31.93	47	31.72	31.06	40	31.70	31.46	45
Applicable income taxes / Pretax net operating income (tax equivalent)	12.90	21.04	5	11.68	17.54	22	17.14	18.63	32	20.11	20.56	49	14.03	19.04	16
Applicable income tax + TE / Pretax net operating income + TE	13.24	22.74	4	11.84	22.86	8	17.51	21.18	17	20.20	23.23	22	14.13	21.56	10

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	25,974,457	23,787,285	25,241,053	23,042,982	20,710,877	9.19	70.04
Commercial and industrial loans	10,673,136	9,992,457	10,392,837	9,746,798	9,496,410	6.81	46.26
Loans to individuals	10,861	15,268	13,879	27,188	46,150	-28.86	-85.88
Loans to depository institutions and acceptances of other banks	158,659	170,845	206,839	186,080	397,367	-7.13	20.01
Agricultural loans	44,684	15,567	14,329	17,138	2,215	187.04	70.16
Other loans and leases	3,576,989	1,913,565	2,823,806	1,758,787	1,802,445	86.93	265.15
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	40,438,786	35,894,987	38,692,743	34,778,973	32,455,464	12.66	69.99
Less: Allowance for loan and lease losses	607,506	557,003	619,983	358,287	311,322	9.07	133.44
Net loans and leases	39,831,280	35,337,984	38,072,760	34,420,686	32,144,142	12.72	69.29
Debt securities that reprice or mature in over 1 year	6,661,158	3,059,050	4,610,636	2,619,910	2,420,569	117.75	209.21
Mutual funds and equity securities	26,693	30,330	31,272	31,673	31,209	-11.99	-33.89
Subtotal	46,519,131	38,427,364	42,714,668	37,072,269	34,595,920	21.06	80.85
Interest-bearing bank balances	4,773,591	2,885,918	4,220,900	2,907,225	2,755,675	65.41	120.87
Federal funds sold and reverse repos	1,310,000	916,000	1,160,000	865,000	1,055,000	43.01	-27.32
Debt securities that reprice or mature within 1 year	1,128,055	636,893	934,022	697,304	321,278	77.12	-3.65
Trading assets	0	0	0	0	0		
Total earning assets	53,730,777	42,866,175	49,029,590	41,541,798	38,727,873	25.35	74.13
Non-interest-bearing cash and due from depository institutions	587,465	431,633	606,799	545,084	526,702	36.10	44.29
Premises, fixed assets, and leases	196,603	216,774	198,711	218,337	119,180	-9.31	18.98
Other real estate owned	15,824	19,504	15,824	125	133	-18.87	159.45
Investment in unconsolidated subsidiaries	217,096	149,065	146,497	143,788	111,185	45.64	114.87
Intangible and other assets	2,126,381	2,265,394	2,159,492	1,746,964	1,557,283	-6.14	35.21
Total assets	56,874,146	45,948,545	52,156,913	44,196,096	41,042,356	23.78	71.78
Quarterly average assets	55,561,828	44,726,466	52,405,872	44,449,802	40,636,402	24.23	71.05
Average loans and leases (YTD)	39,121,208	35,153,968	36,816,266	33,372,530	30,258,491	11.29	64.36
<b>Memoranda</b>							
Loans held-for-sale	0	1,594	1,788	434	275	-100.00	-100.00
Loans not held-for-sale	40,438,786	35,893,393	38,690,955	34,778,539	32,455,189	12.66	70.20
Real estate loans secured by 1-4 family	10,750,390	9,277,488	10,278,281	8,982,915	8,119,133	15.88	112.61
Commercial real estate loans	15,178,298	14,442,543	14,897,887	13,991,698	12,527,310	5.09	49.28
Construction and land development	460,600	636,814	601,230	661,130	568,011	-27.67	-27.02
Multifamily	2,753,084	2,692,432	2,732,714	2,669,429	2,325,421	2.25	98.78
Nonfarm nonresidential	11,964,614	11,113,297	11,563,943	10,661,139	9,633,878	7.66	46.77
Real estate loans secured by farmland	5,988	6,369	5,077	6,434	9,701	-5.98	-8.80
Total investment securities	7,815,906	3,726,273	5,575,930	3,348,887	2,773,056	109.75	132.24
U.S. Treasury securities	826,342	51,428	50,761	176,422	564,815	1506.79	59.91
US agency securities (excluding mortgage-backed securities)	1,194,005	518,408	814,319	581,245	217,173	130.32	51.34
Municipal securities	310,406	278,083	298,051	102,302	82,020	11.62	94.70
Mortgage-backed securities	4,330,983	2,231,106	3,442,303	1,742,466	1,391,279	94.12	192.33
Asset-backed securities	354,506	321,434	350,725	349,458	12,643	10.29	27.07
Other debt securities	772,971	295,484	588,499	365,321	473,917	161.59	677.94
Mutual funds and equity securities	26,693	30,330	31,272	31,673	31,209	-11.99	-33.89
Available-for-sale securities	7,789,213	3,695,943	5,544,658	3,317,214	2,741,847	110.75	143.02
U.S. Treasury securities	826,342	51,428	50,761	176,422	564,815	1506.79	59.91
US agency securities (excluding mortgage-backed securities)	1,194,005	518,408	814,319	581,245	217,173	130.32	51.34
Municipal securities	310,406	278,083	298,051	102,302	82,020	11.62	94.70
Mortgage-backed securities	4,330,983	2,231,106	3,442,303	1,742,466	1,391,279	94.12	227.76
Asset-backed securities	354,506	321,434	350,725	349,458	12,643	10.29	27.07
Other debt securities	772,971	295,484	588,499	365,321	473,917	161.59	677.94
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	-115,333	35,530	74,135	-3,434	-65,054		
Structured notes, fair value	393,506	184,947	239,461	269,543	373,972	112.77	4011.87
Pledged securities	590,858	742,410	588,484	479,432	435,833	-20.41	-46.89

BHC Name \_\_\_\_\_

City/State \_\_\_\_\_

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	18,962,673	11,883,611	16,336,380	11,113,952	11,409,340	59.57	100.05
NOW, ATS and transaction accounts .....	6,386,471	4,992,435	5,446,046	4,707,357	4,018,358	27.92	109.47
Time deposits less brokered deposits < \$250K .....	150,445	550,538	172,288	933,600	1,544,781	-72.67	
MMDA and other savings accounts .....	14,022,030	10,841,449	12,798,072	10,264,895	9,762,916	29.34	50.67
Other non-interest-bearing deposits .....	0	0	0	0	0		
Core deposits .....	39,521,619	28,268,033	34,752,786	27,019,804	26,735,395	39.81	79.80
Time deposits of \$250K or more .....	5,539,649	6,019,866	5,770,562	5,435,606	4,357,923	-7.98	
Foreign deposits .....	2,432,790	2,064,153	2,161,291	2,271,011	2,426,644	17.86	100.22
Federal funds purchased and repos .....	300,000	450,000	300,000	200,000	50,000	-33.33	50.00
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	578,276	66,923	424,535	130,520	138,198	764.09	5629.48
Other borrowings w/remaining maturity over 1 year .....	79,509	651,330	253,450	757,316	245,611	-87.79	-78.79
Brokered deposits < \$250K .....	2,097,038	2,385,440	2,216,792	2,631,758	1,951,999	-12.09	
Noncore funding .....	11,027,262	11,637,712	11,126,630	11,426,211	9,170,375	-5.25	52.76
Trading liabilities .....	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities .....	147,445	147,169	147,376	147,101	146,835	0.19	0.89
Other liabilities .....	892,793	992,646	860,946	585,363	565,777	-10.06	63.17
Total liabilities .....	51,589,119	41,045,560	46,887,738	39,178,479	36,618,382	25.69	72.58
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0		
Common stock .....	168	167	167	167	166	0.60	2.44
Common surplus .....	1,865,933	1,833,617	1,858,352	1,826,345	1,789,811	1.76	9.32
Retained earnings .....	4,158,032	3,695,759	4,000,414	3,689,377	3,160,132	12.51	113.12
Accumulated other comprehensive income .....	-90,040	6,881	44,325	-18,408	-58,174		
Other equity capital components .....	-649,066	-633,439	-634,083	-479,864	-467,961		
Total holding company equity capital .....	5,285,027	4,902,985	5,269,175	5,017,617	4,423,974	7.79	64.30
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	5,285,027	4,902,985	5,269,175	5,017,617	4,423,974	7.79	64.30
Total liabilities and capital .....	56,874,146	45,948,545	52,156,913	44,196,096	41,042,356	23.78	71.78
<b>Memoranda</b>							
Non-interest-bearing deposits .....	18,963,257	11,883,931	16,336,980	11,113,956	11,409,342	59.57	100.06
Interest-bearing deposits .....	30,627,839	26,853,561	28,564,451	26,244,223	24,062,619	14.06	60.06
Total deposits .....	49,591,096	38,737,492	44,901,431	37,358,179	35,471,961	28.02	73.31
Long-term debt that reprices within 1 year .....	74,775	248,591	249,089	248,638	245,611	-69.92	-80.06
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	5,269,175	5,017,617	5,017,617	4,423,974	3,841,951		
Accounting restatements .....	0	-97,967	-97,967	10,510	0		
Net income .....	204,994	144,824	567,797	674,035	703,701		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	7,582	7,272	32,007	36,535	34,482		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	14,983	153,575	154,219	11,903	15,634		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	47,376	40,475	158,793	155,300	125,982		
Change in other comprehensive income .....	-134,365	25,289	62,733	39,766	-14,544		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	5,285,027	4,902,985	5,269,175	5,017,617	4,423,974		

BHC Name

City/State

### Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans	45.67	36.10	75	51.77	38.37	69	48.39	36.22	75	52.14	37.78	69	50.46	37.19	71
Commercial and industrial loans	18.77	13.88	75	21.75	12.73	83	19.93	13.52	80	22.05	12.02	88	23.14	12.85	88
Loans to individuals	0.02	3.42	5	0.03	3.84	5	0.03	3.40	6	0.06	4.20	8	0.11	4.31	11
Loans to depository institutions and acceptances of other banks	0.28	0.02	93	0.37	0.03	91	0.40	0.03	92	0.42	0.04	90	0.97	0.05	96
Agricultural loans	0.08	0.19	59	0.03	0.20	49	0.03	0.19	45	0.04	0.24	49	0.01	0.30	32
Other loans and leases	6.29	4.29	67	4.16	4.96	52	5.41	4.63	62	3.98	5.01	50	4.39	5	52
Net loans and leases	70.03	60.99	78	76.91	64.23	87	73	61.58	82	77.88	63.77	88	78.32	63.98	89
Debt securities over 1 year	11.71	16.70	28	6.66	14.63	12	8.84	15.55	20	5.93	14.60	9	5.90	14.63	10
Mutual funds and equity securities	0.05	0.06	63	0.07	0.05	68	0.06	0.05	68	0.07	0.06	66	0.08	0.06	67
Subtotal	81.79	78.43	57	83.63	80.12	52	81.90	78.16	59	83.88	79.65	51	84.29	79.97	49
Interest-bearing bank balances	8.39	9.08	47	6.28	4.14	75	8.09	7.51	55	6.58	3.06	85	6.71	3.04	83
Federal funds sold and reverse repos	2.30	0.50	88	1.99	0.78	85	2.22	0.82	86	1.96	1.57	82	2.57	1.66	82
Debt securities 1 year or less	1.98	1.59	68	1.39	1.72	57	1.79	1.68	64	1.58	1.91	60	0.78	1.96	37
Trading assets	0	0.56	19	0	1.27	15	0	1.01	17	0	1.19	15	0	1.33	15
Total earning assets	94.47	91.48	84	93.29	89.78	85	94	91.05	85	93.99	89.53	92	94.36	89.74	89
Non-interest cash and due from depository institutions	1.03	1	50	0.94	1.12	35	1.16	1.07	52	1.23	1.14	55	1.28	1.21	57
Other real estate owned	0.03	0.02	74	0.04	0.03	70	0.03	0.02	72	0	0.03	11	0	0.04	8
All other assets	4.49	7.44	13	5.77	9.05	18	4.83	7.82	14	4.77	9.27	7	4.36	8.98	10
<b>Memoranda</b>															
Short-term investments	12.68	11.92	62	9.66	7.73	71	12.11	11.17	65	10.11	7.63	72	10.07	7.80	73
U.S. Treasury securities	1.45	0.98	73	0.11	0.86	47	0.10	0.84	49	0.40	1.03	58	1.38	1.04	67
US agency securities (excluding mortgage-backed securities)	2.10	0.73	85	1.13	0.51	79	1.56	0.63	82	1.32	0.54	80	0.53	0.69	61
Municipal securities	0.55	1.77	41	0.61	1.44	41	0.57	1.69	43	0.23	1.34	32	0.20	1.62	31
Mortgage-backed securities	7.62	12.38	28	4.86	11.43	13	6.60	11.75	24	3.94	11.44	11	3.39	11.13	8
Asset-backed securities	0.62	0.35	77	0.70	0.27	79	0.67	0.32	78	0.79	0.28	81	0.03	0.33	58
Other debt securities	1.36	0.46	82	0.64	0.39	74	1.13	0.42	79	0.83	0.39	76	1.15	0.41	84
Loans held-for-sale	0	0.46	6	0	0.40	17	0	0.52	17	0	0.39	16	0	0.30	18
Loans held for investment	71.10	61.15	80	78.12	64.43	89	74.18	61.72	84	78.69	63.50	91	79.08	63.93	91
Real estate loans secured by 1-4 family	18.90	11.69	81	20.19	13.18	78	19.71	11.91	85	20.33	13.29	77	19.78	13.46	75
Revolving	3.27	1.51	84	3.06	2.02	70	2.81	1.66	73	3.28	2.07	72	4.23	2.27	78
Closed-end, secured by first liens	15.62	9.76	81	16.99	10.62	78	16.77	9.81	86	16.90	10.69	77	15.37	10.57	77
Closed-end, secured by junior liens	0.02	0.21	18	0.14	0.28	41	0.12	0.22	41	0.15	0.28	44	0.18	0.31	44
Commercial real estate loans	26.69	22.27	61	31.43	23.11	65	28.56	22.22	63	31.66	22.23	68	30.52	21.58	68
Construction and land development	0.81	3.32	19	1.39	3.46	29	1.15	3.40	24	1.50	3.44	33	1.38	3.51	30
Multifamily	4.84	3.21	75	5.86	3.23	83	5.24	3.12	78	6.04	3.01	84	5.67	2.72	85
Nonfarm nonresidential	21.04	14.77	71	24.19	15.32	77	22.17	14.72	75	24.12	14.69	77	23.47	14.44	76
Real estate loans secured by farmland	0.01	0.33	30	0.01	0.35	30	0.01	0.33	28	0.01	0.36	31	0.02	0.41	36

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	64.23	57.91	57	66.27	57.83	55	65.23	57.15	61	66.26	57.46	55	63.81	56.49	52
Real estate loans secured by 1-4 family	26.58	19.43	73	25.85	20.44	68	26.56	19.43	73	25.83	20.75	65	25.02	21.10	61
Revolving	4.60	2.45	79	3.92	3.09	62	3.79	2.64	65	4.17	3.15	64	5.35	3.50	71
Closed-end	21.99	16.76	70	21.93	17.13	70	22.77	16.59	75	21.66	17.39	67	19.67	17.39	60
Commercial real estate loans	37.53	35.36	51	40.24	34.31	56	38.50	34.63	52	40.23	33.52	57	38.60	32.14	55
Construction and land development	1.14	5.29	14	1.77	5.12	24	1.55	5.26	18	1.90	5.09	26	1.75	5.20	23
1-4 family	0.06	1.05	17	0.04	0.98	18	0.06	0.93	17	0.03	0.94	20	0.03	1.02	18
Other	1.08	4.21	14	1.74	4	27	1.50	4.19	19	1.87	4.02	30	1.72	4.05	26
Multifamily	6.81	5.08	72	7.50	4.90	76	7.06	4.96	73	7.68	4.69	80	7.16	4.10	84
Nonfarm nonresidential	29.59	23.47	64	30.96	22.69	68	29.89	22.93	66	30.65	22.15	69	29.68	21.40	68
Owner-occupied	5.90	7.93	38	6.34	7.70	41	6.09	7.68	38	6.52	7.72	44	6.59	8.03	45
Other	23.69	15.25	82	24.62	14.76	84	23.79	14.95	82	24.14	14.34	83	23.10	13.38	87
Real estate loans secured by farmland	0.01	0.56	28	0.02	0.53	29	0.01	0.54	27	0.02	0.55	30	0.03	0.63	36
Loans to depository institutions and acceptances of other banks	0.39	0.03	91	0.48	0.08	89	0.53	0.06	90	0.54	0.11	88	1.22	0.12	91
Commercial and industrial loans	26.39	23.16	65	27.84	20.31	75	26.86	22.17	68	28.02	19.53	77	29.26	20.32	78
Loans to individuals	0.03	6.02	5	0.04	6.48	4	0.04	6.13	6	0.08	7.13	7	0.14	7.36	9
Credit card loans	0.01	0.50	51	0.01	0.71	50	0.01	0.65	51	0.01	0.81	48	0.01	1.02	46
Agricultural loans	0.11	0.33	57	0.04	0.31	44	0.04	0.32	42	0.05	0.37	46	0.01	0.46	31
Other loans and leases	8.85	8.05	64	5.33	9.38	44	7.30	9.09	56	5.06	9.85	42	5.55	9.66	45
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	471.89	382.51	69	479.37	401.07	60	470.26	381.27	65	469.80	391.26	59	484.11	379.80	62
Real estate loans secured by 1-4 family	195.31	124.29	79	186.96	138.65	69	191.49	125.03	77	183.14	138.18	67	189.78	137.84	71
Revolving	33.76	16.14	84	28.36	21.22	66	27.33	17.42	70	29.55	21.26	66	40.58	23.33	75
Closed-end	161.55	106.79	79	158.61	115.78	73	164.16	106.14	79	153.59	115.20	72	149.20	112.79	69
Commercial real estate loans	275.75	237.40	57	291.05	240.54	54	277.56	234.65	54	285.26	229.44	55	292.82	219.72	61
Construction and land development	8.37	35.26	19	12.83	35.93	29	11.20	35.62	25	13.48	34.95	31	13.28	35.36	30
1-4 family	0.42	6.84	18	0.27	6.92	18	0.41	6.34	17	0.25	6.61	20	0.23	7.04	17
Other	7.95	28.01	20	12.56	27.85	30	10.79	28.16	27	13.23	27.32	33	13.05	27.26	33
Multifamily	50.02	34.02	76	54.26	33.54	82	50.91	32.74	78	54.42	31.04	84	54.36	27.85	86
Nonfarm nonresidential	217.37	157.71	69	223.96	159.79	69	215.45	155.06	67	217.36	152.10	67	225.19	147.22	71
Owner-occupied	43.35	52.99	43	45.86	54.16	47	43.92	52.37	45	46.20	53.07	49	49.98	54.89	50
Other	174.02	102.29	87	178.09	103.49	82	171.53	100.54	85	171.16	97.41	82	175.21	91.80	86
Real estate loans secured by farmland	0.11	3.50	29	0.13	3.48	29	0.09	3.44	28	0.13	3.60	29	0.23	4.02	36
Loans to depository institutions and acceptances of other banks	2.88	0.18	92	3.44	0.38	91	3.85	0.28	91	3.79	0.44	91	9.29	0.54	95
Commercial and industrial loans	193.90	145.22	71	201.37	132.09	78	193.63	139.91	74	198.72	122.02	81	221.97	128.82	83
Loans to individuals	0.20	35.91	6	0.31	40.80	4	0.26	37.47	6	0.55	43.51	8	1.08	42.67	11
Credit card loans	0.04	2.59	51	0.05	3.94	51	0.05	3.30	52	0.05	4.34	49	0.05	5.31	46
Agricultural loans	0.81	1.94	60	0.31	1.90	47	0.27	1.88	45	0.35	2.18	48	0.05	2.72	32
Other loans and leases	64.98	47.52	68	38.56	54.71	50	52.61	49.54	61	35.86	52.44	46	42.13	51.79	52
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	33.04	27.81	63	35.41	27.16	69	33.98	27.32	65	35.16	26.45	69	33.50	24.79	68
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	242.71	185.94	69	256.15	188.67	69	244.92	183.76	67	249.30	178.57	70	254.17	167.93	76
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	286.06	243.39	56	302.01	248.20	56	288.84	240.85	54	295.50	236.10	56	304.15	225.98	62

BHC Name

City/State

# Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments	12.68	11.92	62	9.66	7.73	71	12.11	11.17	65	10.11	7.63	72	10.07	7.80	73
Liquid assets	21.29	27.16	33	14.92	22.73	25	18.54	26.22	31	15.12	22.44	31	15.84	22.72	36
Investment securities	13.74	18.78	30	8.11	16.91	12	10.69	17.85	22	7.58	16.99	10	6.76	17.27	8
Net loans and leases	70.03	60.99	78	76.91	64.23	87	73	61.58	82	77.88	63.77	88	78.32	63.98	89
Net loans, leases and standby letters of credit	73.93	61.79	85	80.84	65.22	95	77.05	62.48	90	81.98	64.84	94	82.50	65.07	96
Core deposits	69.49	73.69	25	61.52	64.18	31	66.63	70.67	26	61.14	63.09	33	65.14	62.13	44
Noncore funding	19.39	11.95	79	25.33	19.78	71	21.33	14.13	76	25.85	19.36	73	22.34	21.34	62
Time deposits of \$250K or more	9.74	1.96	97	13.10	2.95	97	11.06	2.11	98	12.30	2.94	97	10.62	2.89	95
Foreign deposits	4.28	0.34	92	4.49	0.43	90	4.14	0.36	92	5.14	0.43	91	5.91	0.47	92
Federal funds purchased and repos	0.53	1.22	46	0.98	1.77	49	0.58	1.47	43	0.45	1.94	37	0.12	1.97	23
Secured federal funds purchased	0	0	48	0	0	49	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	-1.78	0.60	5	-1.01	0.97	8	-1.65	0.54	9	-1.50	0.48	12	-2.45	0.54	10
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	1.02	1.11	60	0.15	3.69	14	0.81	1.24	51	0.30	3.01	18	0.34	3.67	15
Earning assets that reprice within 1 year	51.17	38.67	82	58.16	39.59	90	53.51	39.38	86	62.68	39.29	92	67.14	40.29	94
Interest-bearing liabilities that reprice within 1 year	17.36	7.73	87	22.84	10.23	89	19.04	8.20	88	24.24	10.19	91	23.33	10.01	90
Long-term debt that reprices within 1 year	0.13	0.28	66	0.54	0.79	69	0.48	0.47	75	0.56	0.96	65	0.60	1.34	62
Net assets that reprice within 1 year	33.68	29.49	56	34.78	27.26	66	34	29.11	57	37.88	26.63	82	43.22	27.38	84
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	8.20	-0.51	77	18.72	14.37	66	11.26	3.20	76	18.77	14.45	67	14.56	16.62	49
Net short-term noncore funding dependence	4.42	-6.88	85	13.21	4.94	79	6.89	-4.76	86	12.69	3.38	78	8.87	4.66	59
Short-term investment / Short-term noncore funding	77.80	246.74	20	46.63	77.70	48	68.19	184.19	20	48.72	77.77	49	57.38	66.46	60
Liquid assets - short-term noncore funding / Nonliquid assets	6.34	30.67	15	-6.82	16.50	10	0.96	28.18	12	-6.64	16.97	11	-2.03	16.04	19
Net loans and leases / Total deposits	80.32	76.22	64	91.22	88.34	52	84.79	79.43	67	92.14	90.31	51	90.62	90.08	49
Net loans and leases / Core deposits	100.78	83.77	82	125.01	101.46	84	109.55	88.34	84	127.39	103.93	84	120.23	105	78
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		0.62			1.57			1.57			0.72			-0.82	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-2.29	1.31	3	0.79	3.85	13	1.52	4.31	14	-0.08	1.36	7	-1.64	-1.98	58
Structured notes appreciation (depreciation) / Tier 1 capital	-0.49	0	4	0	-0.04	31	-0.07	0.02	10	-0.01	0	15	-0.53	-0.05	4
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	0	12.84	14	0	12.92	14	0	11.38	15	0	12.67	14	0	16.19	11
Available-for-sale securities	99.66	85.49	74	99.19	85.17	73	99.44	87.23	72	99.05	85.40	74	98.87	81.88	76
U.S. Treasury securities	10.57	5.10	79	1.38	5.04	55	0.91	4.72	53	5.27	6.15	66	20.37	6.99	83
US agency securities (excluding mortgage-backed securities)	15.28	4.35	85	13.91	3.36	88	14.60	4.01	86	17.36	3.49	90	7.83	4.02	80
Municipal securities	3.97	9.71	45	7.46	8.69	56	5.35	9.83	47	3.05	7.75	41	2.96	9.16	38
Mortgage-backed securities	55.41	66.67	34	59.88	68.40	34	61.73	66.64	42	52.03	67.43	24	50.17	65.45	23
Asset-backed securities	4.54	1.97	79	8.63	1.67	88	6.29	1.91	81	10.44	1.66	91	0.46	2.05	63
Other debt securities	9.89	3.05	87	7.93	2.67	83	10.55	3.01	88	10.91	2.94	87	17.09	2.79	94
Mutual funds and equity securities	0.34	0.36	69	0.81	0.35	79	0.56	0.35	72	0.95	0.40	78	1.13	0.42	85
Debt securities 1 year or less	14.43	9.29	79	17.09	10.98	76	16.75	10.55	80	20.82	11.86	80	11.59	11.91	62
Debt securities 1 to 5 years	5.34	16.09	30	4.58	17.72	29	7.81	17.03	35	7.09	17.94	34	30.76	19.18	76
Debt securities over 5 years	79.88	72.48	53	77.52	67.50	54	74.88	69.86	52	71.14	66.02	44	56.53	64.73	33
Pledged securities	7.56	33.48	14	19.92	36.65	30	10.55	35.67	21	14.32	30.57	27	15.72	33.30	26
Structured notes, fair value	5.03	0.05	97	4.96	0.04	97	4.29	0.02	98	8.05	0.03	98	13.49	0.04	99
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	62.47	156.41	38	-7.94	53.90	19	41.29	183.32	29	8.17	26.69	47	12.21	6.77	60
Investment securities	109.75	31.91	92	39.50	9.51	88	66.50	23.62	87	20.77	11.75	77	-8.08	9.42	13
Core deposits	39.81	29.18	82	5.11	12	29	28.62	26.88	66	1.06	11.23	11	-0.06	7.29	18
Noncore funding	-5.25	-25.09	74	16.87	16.35	60	-2.62	-12.18	62	24.60	6.59	81	55.51	10.67	90

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			7,545,864	7,167,036	7,011,223
Commit: Secured commercial real estate loans	1,117,257	1,146,030	1,097,242	1,196,903	1,199,717
Commit: Unsecured real estate loans	219,346	256,120	212,007	296,686	302,676
Credit card lines (reported semiannually, June/Dec)			40,181	46,664	30,369
Securities underwriting	0	0	0	0	0
Standby letters of credit	2,217,382	1,807,042	2,115,903	1,811,896	1,714,765
Commercial and similar letters of credit	124,977	56,031	124,910	48,519	81,883
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	66,278	199,643	66,278	199,965	108,606
Credit derivatives - notional amount (holding company as beneficiary)	10,714	10,714	10,714	10,714	10,714
Credit derivative contracts w/ purchased credit protection-investment grade	71,285	210,357	76,992	210,679	119,320
Credit derivative contracts w/ purchased credit protection-noninvest grade	5,706	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	1,332,802	1,416,200	1,475,870	1,494,410	1,361,480
Purchased options contracts (interest rate)	1,332,802	1,416,200	1,475,870	1,494,410	1,361,480
Interest rate swaps	15,501,357	13,855,932	15,478,938	12,531,897	9,008,349
Futures and forward foreign exchange	2,599,632	3,785,853	1,624,997	3,715,391	1,960,366
Written options contracts (foreign exchange)	122,908	248,530	117,729	249,241	162,618
Purchased options contracts (foreign exchange)	122,908	248,530	117,729	249,241	162,618
Foreign exchange rate swaps	1,243,494	937,321	1,289,214	795,447	799,198
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	319,445	365,812	264,562	448,110	147,064
Purchased options contracts (commodity and other)	323,049	368,146	268,392	450,739	152,562
Commodity and other swaps	849,378	546,069	776,797	583,007	209,766

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)	3.90	0.67	97	3.93	0.78	95	14.47	22.01	22	16.22	23.52	26	17.08	24.05	32
Standby letters of credit	0.22	0.02	94	0.12	0.02	95	4.06	0.71	96	4.10	0.84	94	4.18	0.92	94
Commercial and similar letters of credit	0	0.11	41	0	0.16	40	0.24	0.02	97	0.11	0.02	93	0.20	0.02	94
Securities lent	0	0.11	41	0	0.16	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0.12	0.28	61	0.43	0.41	70	0.13	0.35	60	0.45	0.42	70	0.26	0.52	71
Credit derivatives - notional amount (holding company as beneficiary)	0.02	0.18	61	0.02	0.33	62	0.02	0.30	60	0.02	0.52	62	0.03	0.75	62
Credit derivative contracts w/ purchased credit protection-investment grade	0.13	0.17	75	0.46	0.23	81	0.15	0.25	74	0.48	0.30	80	0.29	0.52	80
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.01	0.16	69	0	0.38	34	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	41.75	42.67	76	50.47	54.47	71	43.89	48.62	73	49.81	68.47	70	37.34	65.81	69
Interest rate contracts	31.94	30.32	73	36.32	40.32	70	35.34	34.36	72	35.12	47.31	68	28.58	43.84	65
Interest rate futures and forward contracts	0	4.59	13	0	11.14	12	0	6.21	12	0	10.67	11	0	11.40	13
Written options contracts (interest rate)	2.34	2	73	3.08	2.54	79	2.83	2.18	75	3.38	2.47	83	3.32	2.16	82
Purchased options contracts (interest rate)	2.34	1.45	80	3.08	1.56	79	2.83	1.46	81	3.38	2.65	77	3.32	2.32	78
Interest rate swaps	27.26	20.33	75	30.16	23.70	73	29.68	20.83	79	28.36	28.86	73	21.95	26.74	68
Foreign exchange contracts	7.19	6.19	86	11.36	6.58	88	6.04	6.01	86	11.33	10.12	88	7.52	10.92	88
Futures and forward foreign exchange contracts	4.57	3.83	87	8.24	4.16	88	3.12	3.47	86	8.41	5.23	88	4.78	5.22	89
Written options contracts (foreign exchange)	0.22	0.03	91	0.54	0.05	91	0.23	0.03	90	0.56	0.05	92	0.40	0.14	90
Purchased options contracts (foreign exchange)	0.22	0.04	90	0.54	0.05	91	0.23	0.04	89	0.56	0.08	90	0.40	0.13	90
Foreign exchange rate swaps	2.19	0.71	90	2.04	0.85	89	2.47	0.77	89	1.80	2.03	87	1.95	2.17	88
Equity, commodity, and other derivative contracts	2.62	0.80	86	2.79	1.75	84	2.51	1.86	85	3.35	3.32	82	1.24	4.08	78
Commodity and other futures and forward contracts	0	0.06	43	0	0.13	41	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0.56	0.27	88	0.80	0.51	87	0.51	0.52	86	1.01	0.98	85	0.36	1.48	80
Purchased options contracts (commodity and other)	0.57	0.18	89	0.80	0.42	88	0.51	0.37	87	1.02	0.94	87	0.37	1.29	81
Commodity and other swaps	1.49	0.27	88	1.19	0.31	87	1.49	0.32	87	1.32	0.38	86	0.51	0.40	84
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)							20.50	42.82	19	21.48	45.53	18	23.17	44.93	20

BHC Name

City/State

**Derivative Instruments**

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	23,747,775	23,188,593	22,890,098	22,011,893	15,325,501
Interest rate contracts .....	18,166,961	16,688,332	18,430,678	15,520,717	11,731,309
Foreign exchange contracts .....	4,088,942	5,220,234	3,149,669	5,009,320	3,084,800
Equity, commodity, and other contracts .....	1,491,872	1,280,027	1,309,751	1,481,856	509,392
<b>Derivatives Position</b>					
Futures and forwards .....	2,599,632	3,785,853	1,624,997	3,715,391	1,960,366
Written options .....	1,775,155	2,030,542	1,858,161	2,191,761	1,671,162
Exchange-traded .....	24,015	7,318	23,889	8,026	6,823
Over-the-counter .....	1,751,140	2,023,224	1,834,272	2,183,735	1,664,339
Purchased options .....	1,778,759	2,032,876	1,861,991	2,194,390	1,676,660
Exchange-traded .....	21,255	6,283	19,958	6,907	6,840
Over-the-counter .....	1,757,504	2,026,593	1,842,033	2,187,483	1,669,820
Swaps .....	17,594,229	15,339,322	17,544,949	13,910,351	10,017,313
Held for trading .....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts .....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded .....	23,747,775	23,188,593	22,890,098	22,011,893	15,325,501
Interest rate contracts .....	18,166,961	16,688,332	18,430,678	15,520,717	11,731,309
Foreign exchange contracts .....	4,088,942	5,220,234	3,149,669	5,009,320	3,084,800
Equity, commodity, and other contracts .....	1,491,872	1,280,027	1,309,751	1,481,856	509,392
Derivative contracts (excluding futures and FX 14 days or less) .....	22,091,012	21,415,731	21,149,087	20,100,921	14,338,723
One year or less .....	8,736,084	9,324,244	7,793,115	8,942,545	5,828,846
Over 1 year to 5 years .....	6,599,006	5,692,675	6,564,735	5,536,968	4,771,477
Over 5 years .....	6,755,922	6,398,812	6,791,237	5,621,408	3,738,400
Gross negative fair value (absolute value) .....	343,942	658,266	424,591	256,222	117,009
Gross positive fair value .....	457,286	834,162	602,682	330,125	106,848
Held for trading .....	0	0	0	0	0
Non-traded .....	457,286	834,162	602,682	330,125	106,848
Current credit exposure on risk-based capital derivative contracts .....	342,926	645,127	493,032	202,914	61,529
Credit losses on derivative contracts .....	0	0	179	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due .....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

BHC Name

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## Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	76.50	94.52	14	71.97	94.85	8	80.52	94.10	15	70.51	93.44	11	76.55	92.91	11
Foreign exchange contracts .....	17.22	3.16	88	22.51	3.08	91	13.76	3.49	86	22.76	3.20	91	20.13	3.39	91
Equity, commodity, and other contracts .....	6.28	1.04	88	5.52	1.10	86	5.72	1.17	85	6.73	1.64	88	3.32	1.93	77
Futures and forwards .....	10.95	12.82	61	16.33	13.53	66	7.10	14.05	48	16.88	13.49	67	12.79	12.78	64
Written options .....	7.48	8.11	59	8.76	7.86	62	8.12	8.18	60	9.96	5.91	75	10.90	6.60	73
Exchange-traded .....	0.10	0.10	87	0.03	0.11	86	0.10	0.14	84	0.04	0.15	84	0.04	0.23	83
Over-the-counter .....	7.37	7.80	62	8.73	7.35	65	8.01	7.73	64	9.92	5.10	79	10.86	5.49	79
Purchased options .....	7.49	3.58	75	8.77	3.47	78	8.13	3.42	75	9.97	4.42	78	10.94	4.19	80
Exchange-traded .....	0.09	0.11	84	0.03	0.19	82	0.09	0.15	82	0.03	0.28	79	0.04	0.32	78
Over-the-counter .....	7.40	3.15	79	8.74	2.77	83	8.05	2.86	79	9.94	3.35	83	10.90	3.20	85
Swaps .....	74.09	69.64	44	66.15	69.06	37	76.65	68.76	48	63.19	69.75	36	65.36	70.34	35
Held for trading .....	0	42.14	20	0	45.49	17	0	43.53	19	0	44.16	18	0	46.31	18
Interest rate contracts .....	0	36.29	20	0	38.85	17	0	36.62	19	0	37.24	18	0	38.40	18
Foreign exchange contracts .....	0	1.47	33	0	1.52	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts .....	0	0.51	40	0	0.72	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded .....	100	57.86	79	100	54.51	82	100	56.47	80	100	55.84	81	100	53.69	81
Interest rate contracts .....	76.50	54.11	61	71.97	52.13	64	80.52	53.82	63	70.51	52.22	62	76.55	50.60	64
Foreign exchange contracts .....	17.22	0.45	95	22.51	0.31	95	13.76	0.46	94	22.76	0.34	95	20.13	0.57	97
Equity, commodity, and other contracts .....	6.28	0.12	96	5.52	0.08	97	5.72	0.10	96	6.73	0.13	95	3.32	0.16	94
Derivative contracts (excluding futures and forex 14 days or less) .....	93.02	90.92	40	92.35	91.11	43	92.39	91.48	35	91.32	93.86	28	93.56	94.47	35
One year or less .....	36.79	26.80	70	40.21	31.34	69	34.05	32.05	62	40.63	32.17	64	38.03	32.51	66
Over 1 year to 5 years .....	27.79	28.69	54	24.55	27.94	51	28.68	27.06	57	25.15	30.45	48	31.13	31.16	50
Over 5 years .....	28.45	30.03	50	27.59	31.18	51	29.67	29.56	53	25.54	28.09	53	24.39	28.71	51
Gross negative fair value (absolute value) .....	1.45	1.21	63	2.84	1.98	69	1.85	1.55	66	1.16	0.83	70	0.76	0.72	54
Gross positive fair value .....	1.93	1.70	58	3.60	2.69	69	2.63	2.23	61	1.50	1.19	69	0.70	0.85	40
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.07	0.05	81	0.15	0.11	83	0.09	0.07	79	0.06	0.06	83	0.03	0.06	71
Gross positive fair value (X) .....	0.09	0.07	78	0.18	0.13	81	0.12	0.09	73	0.07	0.07	79	0.03	0.06	65
Held for trading (X) .....	0	0.05	21	0	0.10	18	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X) .....	0.09	0.01	95	0.18	0.02	97	0.12	0.02	96	0.07	0.01	95	0.03	0.01	89
Current credit exposure (X) .....	0.07	0.05	72	0.14	0.09	76	0.10	0.06	75	0.04	0.05	69	0.02	0.04	60
Credit losses on derivative contracts .....	0	0	47	0	0	45	0	0	88	0	0	45	0	0	47
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	46	0	0	47	0	0	46	0	0	47	0	0	47
90+ days past due .....	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.87	0.61	75	1.77	1.16	79	1.28	0.85	76	0.58	0.73	71	0.19	0.53	59

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance	619,983	358,287	358,287	311,322	287,128
Gross losses	15,899	12,957	81,837	75,067	59,433
Write-downs, transfers to loans held-for-sale	39	0	2,843	789	14,620
Recoveries	2,493	12,059	18,672	22,264	19,363
Net losses	13,406	898	63,165	52,803	40,070
Provision for loan and lease losses	1,048	74,656	198,691	100,093	65,007
Adjustments	-119	124,958	126,170	-325	-743
Ending balance	607,506	557,003	619,983	358,287	311,322
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	0.01	-0.11	71	0.67	0.87	41	0.41	0.51	36	0.24	0.15	75	0.17	0.14	68
Provision for loan and lease losses / Average loans and leases	0.01	-0.20	72	0.85	1.41	32	0.54	0.82	28	0.30	0.24	68	0.21	0.24	62
Provision for loan and lease losses / Net loan and lease losses	7.82	-168.35	63	8,313.59	730.69	98	314.56	487.86	47	189.56	130.58	84	162.23	134.68	73
Allowance for loan and lease losses / Total loans and leases not held for sale	1.50	1.49	57	1.55	1.32	74	1.60	1.58	60	1.03	0.83	73	0.96	0.90	59
Allowance for loan and lease losses / Total loans and leases	1.50	1.47	58	1.55	1.30	74	1.60	1.55	62	1.03	0.81	76	0.96	0.89	60
Allowance for loan and lease losses / Net loans and leases losses (X)	11.33	18.09	54	155.07	10.10	98	9.82	11.58	61	6.79	8.03	62	7.77	7.54	64
Allowance for loan and lease losses / Nonaccrual assets	261.90	291.29	54	439.74	310.68	80	288.16	299.17	60	297.29	218.72	79	346.98	214.03	84
ALLL / 90+ days past due + nonaccrual loans and leases	261.90	246.27	64	439.74	221.69	89	288.16	244.34	67	297.29	151.73	88	346.98	160.51	89
Gross loan and lease losses / Average loans and leases	0.16	0.24	44	0.15	0.34	32	0.22	0.34	44	0.22	0.28	51	0.20	0.30	41
Recoveries / Average loans and leases	0.03	0.08	21	0.14	0.07	85	0.05	0.07	43	0.07	0.08	52	0.06	0.09	45
Net losses / Average loans and leases	0.14	0.16	55	0.01	0.27	10	0.17	0.27	45	0.16	0.21	50	0.13	0.22	43
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	88	0	0	46	0.01	0	91	0	0	83	0.05	0	98
Recoveries / Prior year-end losses	3.05	7.39	22	16.06	8.09	87	24.87	33.98	41	37.46	36.22	63	49.68	41.30	72
Earnings coverage of net loan and lease losses (X)	17.64	25.70	59	265.78	17.23	97	14	22.91	53	17.88	24.40	57	22.05	21.75	67

#### Net Loan and Lease Losses By Type

Real estate loans	0.08	0.03	80	-0.17	0.01	1	0.01	0.04	32	-0.04	0.01	7	-0.04	0.02	8
Real estate loans secured by 1-4 family	-0.01	-0.01	41	-0.02	0.01	21	-0.01	0.01	30	-0.03	0.01	14	-0.02	0.01	18
Revolving	0.01	-0.03	71	0	0	49	0	0.01	43	0	0.02	43	0	0.03	37
Closed-end	-0.01	-0.01	39	-0.03	0.01	15	-0.01	0	31	-0.03	0	11	-0.02	0.01	19
Commercial real estate loans	0.15	0.05	82	-0.26	0.01	0	0.02	0.07	38	-0.04	0.01	6	-0.06	0.01	5
Construction and land development	-0.22	0	2	-0.01	-0.01	30	-0.01	0	31	-0.08	-0.01	11	-0.13	-0.03	8
1-4 family	-0.14	0	1	0	0	60	0	0	25	0	0	55	0	-0.01	63
Other	-0.08	0	6	-0.01	-0.01	24	-0.01	0	29	-0.08	-0.01	9	-0.13	-0.02	8
Multifamily	-0.18	0	1	-0.08	0	2	-0.07	0	1	-0.07	0	4	-0.08	0	7
Nonfarm nonresidential	0.24	0.07	84	-0.31	0.02	0	0.04	0.11	47	-0.04	0.02	4	-0.05	0.02	5
Owner-occupied	0	0.01	50	0	0.01	43	0	0.02	26	-0.01	0.01	11	0	0.01	19
Other	0.24	0.06	86	-0.31	0.01	0	0.04	0.08	59	-0.03	0.01	4	-0.05	0.01	6
Real estate loans secured by farmland	0	0	57	0	0.01	51	0	0.02	46	0	0.01	48	0	0	50
Commercial and industrial loans	0.31	0.20	67	0.43	0.48	61	0.58	0.47	67	0.64	0.37	80	0.52	0.31	76
Loans to individuals		1.06		0.65	1.43	28	0.65	1.13	42	0.11	1.17	9	0.41	1.16	23
Credit card loans	0	2.41	9	4.57	3.52	71	3.58	2.92	63	1.10	3.11	18	1.98	2.92	26
Agricultural loans	0	0.02	50	0	0.11	43	0	0.19	35	0	0.08	37	0	0.15	38
Loans to foreign governments and institutions		0		0	0		0	0		0	0		0	0	
Other loans and leases	-0.02	0.09	14	0	0.15	30	0.05	0.15	51	-0.04	0.15	6	-0.02	0.14	5

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	86,969	99,913	50,876	101,889	81,577
90+ days past due loans and leases	0	0	0	0	0
Nonaccrual loans and leases	231,962	126,667	215,154	120,516	89,724
Total past due and nonaccrual loans and leases	318,931	226,580	266,030	222,405	171,301
<b>Restructured 30-89 days past due</b>					
Restructured 30-89 days past due	176	4,460	20,398	3,231	235
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	83,732	34,365	71,924	54,566	30,315
Total restructured loans and leases	83,908	38,825	92,322	57,797	30,550
<b>30-89 days past due loans held for sale</b>					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	122,919	63,448	122,809	74,667	32,989
Other real estate owned	15,824	19,504	15,824	125	133
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.22	0.33	43	0.28	0.52	24	0.13	0.39	17	0.29	0.43	40	0.25	0.44	26
90+ days past due loans and leases	0	0.11	8	0	0.12	10	0	0.12	9	0	0.15	8	0	0.17	5
Nonaccrual loans and leases	0.57	0.65	49	0.35	0.57	26	0.56	0.66	46	0.35	0.51	33	0.28	0.54	17
90+ days past due and nonaccrual loans and leases	0.57	0.82	40	0.35	0.75	13	0.56	0.85	36	0.35	0.71	22	0.28	0.75	12
<b>30-89 days past due restructured</b>															
30-89 days past due restructured	0	0.01	44	0.01	0.01	62	0.05	0.01	87	0.01	0.01	61	0	0.02	29
90+ days past due restructured	0	0	30	0	0.01	29	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured	0.21	0.13	74	0.10	0.14	47	0.19	0.13	72	0.16	0.14	62	0.09	0.16	40
<b>30-89 days past due loans held for sale</b>															
30-89 days past due loans held for sale	0	0	41	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	39	0	0	39	0	0.01	38	0	0	40	0	0	38
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.22	0.33	43	0.28	0.52	24	0.13	0.40	17	0.29	0.43	40	0.25	0.44	26
90+ days past due assets	0	0.11	8	0	0.12	9	0	0.12	8	0	0.15	6	0	0.18	5
Nonaccrual assets	0.57	0.66	48	0.35	0.58	26	0.56	0.67	44	0.35	0.53	33	0.28	0.57	17
30+ days past due and nonaccrual assets	0.79	1.18	37	0.63	1.32	11	0.69	1.29	25	0.64	1.19	23	0.53	1.26	10
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.41	0.50	50	0.28	0.48	25	0.41	0.52	42	0.27	0.44	30	0.22	0.48	18
90+ days past due and nonaccrual assets + other real estate owned	0.44	0.53	49	0.32	0.51	29	0.44	0.55	42	0.27	0.48	24	0.22	0.52	16
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.65	0.58	61	0.47	0.57	45	0.72	0.60	66	0.45	0.53	46	0.30	0.60	22
Allowance for loan and lease losses	61.05	69.27	47	38.43	74.58	18	60.35	66.66	48	55.41	115.41	20	39.53	118.28	10
Equity capital + allowance for loan and lease losses	6.29	5.03	73	3.92	4.68	41	6.35	4.97	72	3.69	4.28	46	2.60	4.79	25
Tier 1 capital + allowance for loan and lease losses	6.58	5.96	62	4.22	5.89	30	6.80	6.05	64	4.05	5.65	38	2.88	6.16	21
Loans and leases + other real estate owned	0.92	0.97	51	0.60	0.91	25	0.97	0.97	56	0.57	0.85	31	0.38	0.96	13

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

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### Past Due and Nonaccrual Loans and Leases

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due	0.21	0.31	40	0.34	0.48	35	0.16	0.39	25	0.23	0.38	36	0.23	0.42	27
90+ days past due	0	0.13	15	0	0.12	16	0	0.16	14	0	0.16	13	0	0.22	12
Nonaccrual	0.40	0.76	25	0.15	0.54	14	0.31	0.76	20	0.19	0.46	24	0.25	0.57	24
Commercial and industrial															
30–89 days past due	0.30	0.22	72	0.18	0.36	31	0.09	0.23	29	0.28	0.31	58	0.37	0.30	67
90+ days past due	0	0.02	15	0	0.03	17	0	0.03	16	0	0.05	14	0	0.05	11
Nonaccrual	1.17	0.69	76	0.89	0.90	59	1.29	0.75	81	0.76	0.83	56	0.37	0.76	34
Individuals															
30–89 days past due	0.05	0.53	14	0.94	0.84	55	0.94	0.83	63	0.44	0.83	29	0.30	0.84	23
90+ days past due	0	0.11	20	0	0.15	19	0	0.14	19	0	0.17	16	0	0.16	15
Nonaccrual	23.26	0.22	98	16.41	0.19	97	17.94	0.28	96	9.26	0.17	98	5.41	0.23	98
Depository institution loans															
30–89 days past due	0	0.01	44	0	0.01	46	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	50	0	0	48	0	0	46	0	0	49	0	0	47
Nonaccrual	0	0	47	0	0	48	0	0	47	0	0	48	0	0	48
Agricultural															
30–89 days past due	0	0.17	31	0	0.35	28	0	0.17	28	0	0.24	26	0	0.17	27
90+ days past due	0	0	44	0	0.02	40	0	0	44	0	0	42	0	0	43
Nonaccrual	0.17	0.44	59	1.84	0.76	83	0.53	0.49	72	1.67	0.67	79	15.76	0.75	96
Foreign governments															
30–89 days past due		0.03			10.34			0			0.07			0.01	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.04			0.05			0.09			0.03			0.06	
Other loans and leases															
30–89 days past due	0.01	0.13	41	0	0.26	26	0.01	0.18	37	1.17	0.20	93	0	0.17	27
90+ days past due	0	0.01	34	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
Nonaccrual	0	0.15	19	0	0.13	16	0	0.15	19	0	0.13	15	0	0.14	34

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases—Continued

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.14	0.47	17	0.79	0.73	65	0.19	0.65	14	0.32	0.67	22	0.38	0.71	25
	90+ days past due	0	0.28	18	0	0.24	17	0	0.33	16	0	0.31	14	0	0.46	14
	Nonaccrual	0.28	0.88	16	0.30	0.79	18	0.28	0.89	16	0.29	0.73	19	0.21	0.86	16
Revolving	30-89 days past due	0.14	0.31	31	0.27	0.50	30	0.11	0.48	18	0.33	0.45	35	0.11	0.50	14
	90+ days past due	0	0.03	32	0	0.03	31	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	0.59	1.31	41	0	1.07	5	0	1.13	5	0.01	1	11	0	1.17	8
Closed-end	30-89 days past due	0.14	0.48	17	0.89	0.76	67	0.20	0.65	19	0.31	0.70	25	0.45	0.75	35
	90+ days past due	0	0.31	20	0	0.27	19	0	0.38	17	0	0.35	16	0	0.53	16
	Nonaccrual	0.22	0.85	15	0.36	0.77	25	0.33	0.87	22	0.34	0.70	29	0.27	0.84	20
Junior lien	30-89 days past due	0	0.01	9	0.02	0.02	47	0	0.02	33	0.01	0.02	35	0.05	0.03	73
	90+ days past due	0	0	35	0	0	32	0	0	32	0	0	29	0	0	24
	Nonaccrual	0	0.05	16	0.03	0.05	40	0.04	0.04	57	0.03	0.04	49	0.07	0.06	66
Commercial real estate	30-89 days past due	0.26	0.22	68	0.05	0.28	15	0.14	0.26	47	0.18	0.18	61	0.13	0.17	43
	90+ days past due	0	0.02	24	0	0.01	23	0	0.02	23	0	0.03	19	0	0.03	20
	Nonaccrual	0.48	0.62	48	0.05	0.32	16	0.34	0.62	36	0.12	0.23	34	0.28	0.28	59
Construction and development	30-89 days past due	0	0.22	15	0	0.32	12	3.31	0.28	97	0	0.28	12	0.04	0.21	33
	90+ days past due	0	0.01	35	0	0.01	32	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual	4.32	0.50	93	0	0.24	11	0	0.41	11	0	0.20	12	0	0.19	12
1-4 family	30-89 days past due	0	0.03	30	0	0.06	24	0	0.03	28	0	0.06	25	0	0.06	25
	90+ days past due	0	0	44	0	0	41	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	29	0	0.03	30	0	0.03	27	0	0.02	30	0	0.02	28
Other	30-89 days past due	0	0.16	17	0	0.24	15	3.31	0.22	97	0	0.20	15	0.04	0.13	47
	90+ days past due	0	0	38	0	0.01	36	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	4.32	0.43	94	0	0.18	13	0	0.35	12	0	0.17	14	0	0.15	15
Multifamily	30-89 days past due	0	0.08	27	0.03	0.10	55	0.03	0.09	51	0.02	0.08	50	0.18	0.10	77
	90+ days past due	0	0	45	0	0	45	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0.13	0.13	67	0.03	0.06	55	0.13	0.11	68	0.03	0.05	57	0.09	0.08	68
Nonfarm non-residential	30-89 days past due	0.33	0.20	75	0.06	0.27	17	0	0.23	15	0.23	0.14	77	0.12	0.17	40
	90+ days past due	0	0.02	27	0	0.02	27	0	0.02	26	0	0.03	22	0	0.03	21
	Nonaccrual	0.42	0.78	39	0.06	0.37	14	0.40	0.80	37	0.15	0.28	36	0.34	0.30	62
Owner Occupied	30-89 days past due	0.01	0.06	30	0.04	0.11	25	0	0.07	17	0.03	0.07	33	0.11	0.09	63
	90+ days past due	0	0	33	0	0.01	33	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual	0.01	0.32	10	0.04	0.20	19	0.02	0.27	12	0.04	0.16	23	0.11	0.17	42
Other	30-89 days past due	0.32	0.12	80	0.02	0.14	28	0	0.14	24	0.20	0.07	86	0.01	0.07	26
	90+ days past due	0	0.01	34	0	0.01	35	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0.41	0.40	60	0.02	0.16	23	0.38	0.44	52	0.12	0.10	62	0.23	0.13	76
Farmland	30-89 days past due	0	0.13	30	0	0.32	21	0	0.11	30	0	0.23	23	0	0.25	23
	90+ days past due	0	0.01	45	0	0.01	42	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0	1.14	20	0	1.10	19	0	1.13	19	0	0.84	19	0	1.23	19
Credit card	30-89 days past due	0.23	0.75	20	6.29	1.31	95	5.23	0.95	98	4.55	1.19	97	7.11	1.22	98
	90+ days past due	0	0.56	14	0	0.83	14	0	0.63	13	0	0.78	12	0	0.73	11
	Nonaccrual	1.58	0.10	94	0.57	0.09	90	0	0.05	37	1.02	0.11	91	0.20	0.09	83

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	1,217,035	1,200,345	1,224,436	1,346,648	1,322,016
Retained earnings	4,289,742	3,811,919	4,135,506	3,689,377	3,160,132
Accumulated other comprehensive income (AOCI)	-90,040	6,881	44,325	-18,408	-58,174
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	5,416,737	5,019,145	5,404,267	5,017,617	4,423,974
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	470,153	472,722	470,696	473,444	502,954
Accumulated other comprehensive income-related adjustments	-82,000	25,034	51,016	-2,419	-45,822
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	5,028,584	4,521,389	4,882,555	4,546,592	3,966,842
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	5,028,584	4,521,389	4,882,555	4,546,592	3,966,842
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	0	0	0
<b>Tier 1 Capital</b>	5,028,584	4,521,389	4,882,555	4,546,592	3,966,842
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	148,000	148,000	148,000	148,000	148,000
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	470,676	424,024	480,085	369,445	323,888
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	618,676	572,024	628,085	517,445	471,888
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	618,676	572,024	628,085	517,445	471,888
Exited advanced approach tier 2 capital					
Total capital	5,647,260	5,093,413	5,510,640	5,064,037	4,438,730
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	55,693,538	44,842,626	52,540,964	44,449,802	40,636,402
Less: Deductions from common equity tier 1 capital	470,153	472,722	470,696	473,444	502,954
Less: Other deductions	0	0	366,648	0	0
Total assets for leverage ratio	55,223,385	44,369,904	51,703,620	43,976,358	40,133,448
Total risk-weighted assets	39,572,396	36,547,780	38,406,071	35,136,427	32,497,296
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct												
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A	12.71	12.54	58	12.37	11.59	73	12.71	12.35	62	12.94	12.11	74	12.21	12.09	64
Common equity tier 1 capital, column B	0	0.28	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	12.71	13.31	47	12.37	12.25	62	12.71	13.08	52	12.94	12.78	61	12.21	12.85	47
Tier 1 capital, column B	0	0.32	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	14.27	15.37	35	13.94	14.01	57	14.35	15.23	41	14.41	14.36	63	13.66	14.45	44
Total capital, column B	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	9.11	9.15	51	10.19	9.43	73	9.44	9.13	62	10.34	9.76	66	9.88	9.71	57
Supplementary leverage ratio, advanced approaches HCs		7.94			7.28			8.72			7.41			7.31	

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets .....	0	0	0	0	0		
Total property and casualty assets .....	0	0	0	0	0		
Reinsurance recoverables (P/C) .....							
Total life and health assets .....	0	0	0	0	0		
Reinsurance recoverables (L/H) .....							
Separate account assets (L/H) .....	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity .....	0	0	0	0	0		
Total property and casualty equity .....	0	0	0	0	0		
Total life and health equity .....	0	0	0	0	0		
Total insurance underwriting net income .....	0	0	0	0	0		
Total property and casualty .....	0	0	0	0	0		
Total life and health .....	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C) .....	0	0	0	0	0		
Unearned premiums (P/C) .....	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H) .....	0	0	0	0	0		
Separate account liabilities (L/H) .....	0	0	0	0	0		
Insurance activities revenue .....	309	581	1,808	1,201	318	-46.82	-53.32
Other insurance activities income .....	309	581	1,808	1,201	318	-46.82	-53.32
Insurance and reinsurance underwriting income .....	0	0	0	0	0		
Premiums .....	0	0	0	0	0		
Credit related insurance underwriting .....	0	0	0	0	0		
Other insurance underwriting .....	0	0	0	0	0		
Insurance benefits, losses, expenses .....	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries .....	0	0	0	0	0		
Life insurance assets .....	117,403	114,891	116,300	113,908	111,574	2.19	12.35

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0.01	38	0	0	39	0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..		54.39			56.62			53.67			51.47			56.12	
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..		45.61			43.38			46.33			48.53			43.88	
Separate account assets (L/H) / Total life assets .....		12.21			10.89			11.24			7.26			8.53	
<hr/>															
Insurance activities revenue / Adjusted operating income .....	0.07	0.38	51	0.14	0.40	62	0.11	0.41	58	0.07	0.47	48	0.02	0.47	36
Premium income / Insurance activities revenue .....	0	2.23	43	0	2.84	40	0	2.84	40	0	7.32	37	0	4.86	37
Credit related premium income / Total premium income .....		33.33			45.10			38.23			34.91			44.54	
Other premium income / Total premium income .....		66.67			54.90			61.77			65.09			55.46	
<hr/>															
Insurance underwriting net income / Consolidated net income .....	0	0.02	45	0	0.05	44	0	0.03	44	0	0.08	39	0	0.08	42
Insurance net income (P/C) / Equity (P/C) .....		22.15			9.66			15.59			19.86			15.64	
Insurance net income (L/H) / Equity (L/H) .....		3.56			-116.81			3.62			5.13			1.99	
Insurance benefits, losses, expenses / Insurance premiums .....		1,367.96			1,046.57			447.82			233.61			160.49	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C) .....		0.07			0			0.07			0.15			0.17	
Reinsurance recovery (L/H) / Total assets (L/H) .....		0			0			0			0.15			2.31	
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	2.08	11	15	2.26	11.59	16	2.11	11.03	17	2.32	11.51	19	2.61	10.22	22
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000) .....			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.50	37	0	0.78	36	0	0.75	37	0	1.39	34	0	1.79	34

BHC Name

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### Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases	2,277,409	1,967,946	2,402,779	1,974,527	2,110,723
Real estate loans	39,781	60,886	59,808	61,936	54,733
Commercial and industrial loans	1,596,464	1,436,822	1,675,812	1,409,010	1,325,573
Loans to depository institutions and other banks acceptances	158,659	170,845	206,839	186,080	327,367
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	30,436	0	0	0	0
Other foreign loans	452,069	299,393	460,320	317,501	403,050
Lease financing receivables	0	0	0	0	0
Debt securities	415,509	284,521	306,129	354,172	463,048
Interest-bearing bank balances	590,951	971,816	753,190	953,101	996,238
Total selected foreign assets	3,283,869	3,224,283	3,462,098	3,281,800	3,570,009
Total foreign deposits	2,432,790	2,064,153	2,161,291	2,271,011	2,426,644
Interest-bearing deposits	2,432,206	2,063,834	2,160,692	2,271,007	2,426,644
Non-interest-bearing deposits	584	319	599	4	2

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Yield: Foreign loans	1.85	0.69	80	2.83	0.99	80	2.22	0.87	80	3.14	1.25	79	3.11	1.17	78
Cost: Interest-bearing deposits	0.72	0.13	92	1.28	0.79	78	0.99	0.42	89	1.38	1.19	60	1.20	0.97	62

#### Net Losses as a Percent of Foreign Loans by Type

Real estate loans	0.37			4.10			5.18			27.03			27.29		
Commercial and industrial loans	0.52	1.94	72	0.37			0.64		0.40	0.29	85	0.12	1.53	19	
Foreign governments and institutions	0			0			0		0			0			

#### Growth Rates

Net loans and leases	15.73	-6.17	78	-3.06	12.26	41	21.69	-2.40	79	-6.45	22.48	38	43.68	7.24	86
Total selected assets	1.85	-2.56	63	-7.84	7.32	35	5.49	2.04	56	-8.07	12.40	36	28.13	3.24	83
Deposits	17.86	2.95	68	-14.07	13.75	16	-4.83	3.46	33	-6.41	10.36	23	29.36	5	80

BHC Name

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### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	45,379	79,910	51,116	82,615	106,861	-43.21	-90.89
1-4 family residential loans	0	0	0	0	0		-100.00
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	45,379	79,910	51,116	82,615	106,861	-43.21	-89.80
Retained credit exposure	0	0	0	0	0		-100.00
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
<b>Activity as a Percent of Total Assets</b>							
Securitization activities	0.08	0.17	0.10	0.10	0.19		0.26
1-4 family residential loans	0	0	0	0	0		0
Home equity lines	0	0	0	0	0		0
Credit card receivables	0	0	0	0	0		0
Auto loans	0	0	0	0	0		0
Commercial and Industrial loans	0	0	0	0	0		0
All other loans and leases	0.08	0.17	0.10	0.10	0.19		0.26
Asset-backed commercial paper conduits	0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		0
Liquidity commitments provided to conduit structures	0	0	0	0	0		0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>							
1-4 family residential loans	21.96	21.88	22.74	21.61	19.60		
Home equity lines	4.59	3.91	3.79	4.16	5.33		
Credit card receivables	0.01	0.01	0.01	0.01	0.01		
Auto loans and other consumer loans	0.01	0.02	0.02	0.05	0.06		
Commercial and industrial loans	26.36	27.78	26.82	27.96	29.16		
All other loans and leases	47.06	46.41	46.62	46.21	45.83		

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### Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....	0	0	0	0	0
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....	0	0	0	0	0
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0
Seller's interest carried as securities and loans.....	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0.51	0.61	0.54	0.63	0.85

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		-100.00
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		-100.00
Total 30-89 days past due securitized assets.....	0	0	0	0	0		-100.00
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	1,181		-100.00
Total 90+ days past due securitized assets.....	0	0	0	0	1,181		-100.00
Total past due securitized assets.....	0	0	0	0	1,181		-100.00
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

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### Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Total 30–89 days past due securitized assets	0	0	0	0	0
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	1.11
Total 90+ days past due securitized assets	0	0	0	0	1.11
Total past due securitized assets percent of securitized assets	0	0	0	0	1.11
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Total net losses on securitized assets	0	0	0	0	0
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	0.14	0.89	0.20	0.31	0.45
Home equity lines	0.14	0.27	0.11	0.33	0.11
Credit card receivables	0.23	6.29	5.23	4.55	7.11
Commercial and industrial loans	0.30	0.18	0.09	0.28	0.37
All other loans and leases	0.21	0.05	0.12	0.28	0.11
Total managed loans past due 30–89 days	0.21	0.28	0.13	0.29	0.25
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0.01
Total managed loans past due 90+ days	0	0	0	0	0
<b>Total Past Due Managed Assets</b>	<b>0.21</b>	<b>0.28</b>	<b>0.13</b>	<b>0.29</b>	<b>0.25</b>
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans	-0.01	-0.03	-0.01	-0.03	-0.02
Home equity lines	0.01	0	0	0	0
Credit card receivables	0	4.57	3.58	1.10	1.98
Commercial and industrial loans	0.31	0.43	0.58	0.64	0.52
All other loans and leases	0.11	-0.22	0.02	-0.04	-0.05
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>	<b>0.13</b>	<b>0.01</b>	<b>0.16</b>	<b>0.15</b>	<b>0.12</b>

BHC Name

City/State

**Parent Company Income Statement**

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	50,000	210,966	511,001	190,002	160,002	-76.30	-50.00
Dividends .....	50,000	210,966	511,000	190,000	160,000	-76.30	-50.00
Interest .....	0	0	1	2	2		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	21	38	109	189	175	-44.74	-16.00
Dividends .....	21	38	109	189	175	-44.74	-16.00
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....							
Dividends .....							
Interest .....							
Management and service fees .....							
Other income .....							
Total income from subsidiaries .....	50,021	211,004	511,110	190,191	160,177	-76.29	-49.99
Securities gains (losses) .....	0	0	0	0	0		
Other operating income .....	0	2	2	423	0	-100.00	-100.00
Total operating income .....	50,021	211,006	511,112	190,614	160,177	-76.29	-50.07
<b>Operating Expenses</b>							
Personnel expenses .....	1,799	1,541	6,210	5,479	5,559	16.74	39.35
Interest expense .....	0	0	0	0	458		-100.00
Other expenses .....	590	1,609	6,309	16,406	7,933	-63.33	-88.97
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	2,389	3,150	12,519	21,885	13,950	-24.16	-65.88
Income (loss) before taxes .....	47,632	207,856	498,593	168,729	146,227	-77.08	-48.88
Applicable income taxes (credit) .....	-787	-1,419	-4,158	-6,737	-3,404		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	48,419	209,275	502,751	175,466	149,631	-76.86	-51.80
Equity in undistributed income of subsidiaries .....	156,575	-64,451	65,046	498,569	554,070		2117.78
Bank subsidiaries .....	156,871	-62,778	66,783	499,646	554,072		2060.46
Nonbank subsidiaries .....	-296	-1,673	-1,737	-1,077	-2		
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	204,994	144,824	567,797	674,035	703,701	41.55	90.66
<b>Memoranda</b>							
Bank net income .....	206,871	148,188	577,783	689,646	714,072	39.60	92.87
Nonbank net income .....	-275	-1,635	-1,628	-888	173		
Subsidiary holding companys' net income .....	0	0	0	0	0		

BHC Name

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FR Dist.

Peer #

## Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	5,078,984	93.40	4,859,473	95.95	5,048,896	91.73	4,987,666	4,401,860	4.52	56.17
Common and preferred stock .....	5,078,984	93.40	4,859,473	95.95	5,048,896	91.73	4,987,666	4,401,860	4.52	56.17
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries .....	6,672	0.12	7,109	0.14	7,056	0.13	6,065	3,672	-6.15	19.44
Common and preferred stock .....	6,442	0.12	6,801	0.13	6,738	0.12	5,630	3,662	-5.28	15.43
Excess cost over fair value .....	150	0	150	0	150	0	150	0	0.00	
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	80	0	158	0	168	0	285	10	-49.37	1500.00
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	0	0	0	0	0	0	0	0		
Securities .....	0	0	0	0	0	0	0	0		-100.00
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	340,102	6.25	183,006	3.61	439,065	7.98	166,131	149,411	85.84	163.37
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment .....	0	0	0	0	0	0	0	0		
Intangible assets .....	0	0	0	0	0	0	0	0		
Other assets .....	11,960	0.22	15,030	0.30	9,340	0.17	15,293	29,736	-20.43	-75.95
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total assets .....	5,437,718	100.00	5,064,618	100.00	5,504,357	100.00	5,175,155	4,584,679	7.37	57.83
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0	0		-100.00
Subordinated notes and debentures .....	0	0	0	0	0	0	0	0		
Other liabilities .....	5,093	0.09	14,196	0.28	87,649	1.59	10,146	13,518	-64.12	-81.43
Balance due to subsidiaries and related institutions .....	147,598	2.71	147,437	2.91	147,533	2.68	147,392	147,187	0.11	1.00
Total liabilities .....	152,691	2.81	161,633	3.19	235,182	4.27	157,538	160,705	-5.53	-33.18
Equity Capital .....	5,285,027	97.19	4,902,985	96.81	5,269,175	95.73	5,017,617	4,423,974	7.79	64.30
Perpetual preferred stock (income surplus) .....	0	0	0	0	0	0	0	0		
Common stock .....	168	0	167	0	167	0	167	166	0.60	2.44
Common surplus .....	1,865,933	34.31	1,833,617	36.20	1,858,352	33.76	1,826,345	1,789,811	1.76	9.32
Retained earnings .....	4,158,032	76.47	3,695,759	72.97	4,000,414	72.68	3,689,377	3,160,132	12.51	113.12
Accumulated other comprehensive income .....	-90,040	-1.66	6,881	0.14	44,325	0.81	-18,408	-58,174		
Other equity capital components .....	-649,066	-11.94	-633,439	-12.51	-634,083	-11.52	-479,864	-467,961		
Total liabilities and equity capital .....	5,437,718	100.00	5,064,618	100.00	5,504,357	100.00	5,175,155	4,584,679	7.37	57.83
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	147,445	2.71	147,169	2.91	147,376	2.68	147,101	146,835	0.19	0.89
Notes payable to subsidiaries that issued TPS .....	147,445	2.71	147,169	2.91	147,376	2.68	147,101	146,835	0.19	0.89
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0		

BHC Name

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**Parent Company Analysis—Part 1**

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital	15.36	12.54	72	11.54	3.93	95	11.17	7.29	82	14.16	9.68	91	17.04	10.40	94
Bank net income / Average equity investment in banks	16.34	12.55	79	12.04	4.73	89	11.82	7.45	82	14.64	10.51	85	17.37	11.19	89
Nonbank net income / Average equity investment in nonbanks	-16.32	12.53	2	-102.74	5.73	1	-26.03	9.75	2	-19.78	7.89	5	4.72	7.10	47
Subsidiary HCs net income / Average equity investment in sub HCs		11.69			3.62			7.01			8.55			8.78	
Bank net income / Parent net income	100.92	95.97	44	102.32	95.67	33	101.76	88.16	44	102.32	82.22	49	101.47	82.56	42
Nonbank net income / Parent net income		2.83			5.47			3.59			5.93		0.02	3.78	27
Subsidiary holding companies' net income / Parent net income		65.70			89.02			68.34			74			72.48	
<b>Leverage</b>															
Total liabilities / Equity capital	2.89	17.74	18	3.30	19.50	17	4.46	20.06	18	3.14	20.43	17	3.63	20.88	19
Total debt / Equity capital	0	11.90	11	0	13.54	13	0	14.41	10	0	14.31	13	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital	2.79	14.30	20	3	15.86	20	2.80	16.67	18	2.93	16.36	21	3.32	17.10	23
Total debt + Loans guaranteed for affiliate / Equity capital	0	12.02	11	0	13.93	13	0	14.68	10	0	14.56	13	0	15.14	15
Total debt / Equity capital – excess over fair value	0	12	11	0	13.68	13	0	14.52	10	0	14.51	13	0	14.81	15
Long-term debt / Equity capital	0	11.33	11	0	12.46	14	0	13.56	10	0	13.04	13	0	13.37	15
Short-term debt / Equity capital	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.04	41	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.10	80	0	0.10	76	0	0.08	79	0	0.12	76	0	0.12	39
Long-term debt / Consolidated long-term debt	0	35.48	11	0	27.67	13	0	34.67	10	0	28.44	13	0	28.63	14
<b>Double Leverage</b>															
Equity investment in subs / Equity capital	96.23	102.85	14	99.25	103.91	21	95.95	102.81	13	99.52	103.22	26	99.58	103.10	31
Total investment in subs / Equity capital	96.23	108.21	11	99.26	111.18	13	95.95	110.16	8	99.52	111.07	15	99.58	112.48	19
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X)	-0.24	0.22	18	-0.06	1.22	25	-0.38	0.47	20	-0.04	0.36	28	-0.03	0.35	33
Equity investment in subs – equity cap / Net income-div (X)		0.74			2.81			1.82			1.22			1.22	
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends	102.23	111.20	48	487.14	154.20	94	301.67	136.59	93	116.29	177.68	29	117.38	162.34	31
Cash from ops + noncash items + op expense / Op expense + dividend	-66.43	98.58	9	488.44	176.81	91	349.01	147.24	94	121.39	190.27	26	119.91	174.91	26
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-95.43	85.35	7	138.12	90.08	74	260.74	134.08	88	114.36	116.34	56	94.25	103.19	37
Pretax operating income + interest expense / Interest expense		1,142.88			2,355.68			2,016.32			1,968.54		32,027.29	2,898.75	94
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	7,073.94	1,357.31	93	16,557.32	1,688.78	95	13,942.12	1,539.23	94	2,814.43	1,632.83	82	2,447.14	1,369.37	82
Dividends + interest from subsidiaries / Interest expense + dividends	105.58	117.86	49	521.32	186.57	90	321.87	150.43	89	122.47	210.80	23	126.68	188.90	31
Fees + other income from subsidiaries / Salary + other expenses	0	13.36	34	0	14.22	33	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)		33.13			20.55			35.64			57.11			33.93	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets	3.56	3.97	56	0.52	2.60	42	3.77	3.85	57	0.25	2.64	38	-0.10	2.61	24
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due		0.05			0.15			0.10			0.04			0.24	
Nonaccrual		1.22			1.57			1.03			0.54			6.54	
Total		1.27			1.72			1.13			0.58			6.78	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	47	0	0.10	45	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	47	0	0.13	45	0	0.05	46	0	0.10	46	0	0.25	44
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries	0.01	1.80	38	0.01	3.20	34	0.01	2.66	35	0.01	5.62	30	0	5.50	26
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.08	37	0	0.08	38	0	0.19	36	0	0.21	36

BHC Name

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## Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	97.85	74.87	71	19.34	61.08	17	31.58	81.10	17	88.51	57.84	79	84.20	57.26	75
Dividends declared / Net income .....	23.11	23.13	48	27.95	81.32	19	27.97	42.29	32	23.04	33.08	30	17.90	27.33	26
Net income – dividends / Average equity.....	11.81	9.52	71	8.31	0.55	95	8.05	4.14	83	10.90	6.46	90	13.99	7.33	94
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	105.54	101.14	51	521.23	182.33	88	321.80	132.17	90	122.34	178.13	35	127	157.73	39
Dividends from nonbank subsidiaries .....	0.04	3.28	64	0.09	2.35	69	0.07	3.41	51	0.12	7.53	41	0.14	7.13	51
Dividends from subsidiary holding companies.....	0	4.75	46	0	3.48	45	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries .....	105.58	128.99	44	521.32	229.19	87	321.87	174.85	86	122.47	260.40	23	127.14	215.26	25
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	24.17	30.63	45	142.36	123.04	62	88.44	60.28	77	27.55	66.55	18	22.41	60.71	16
Interest income from bank subsidiaries.....	0	0.12	24	0	0.70	22	0	0.36	40	0	0.54	37	0	0.52	35
Management and service fees from bank subsidiaries .....	0	1.08	36	0	2.97	38	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	47	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries .....	24.17	33.49	42	142.36	148.03	60	88.44	62.88	73	27.55	69.36	16	22.41	63.43	15
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....		47.24			39.62			56.39			82.95		101.16	51.40	83
Interest income from nonbank subsidiaries.....		2.80			14.44			7.38			20.25		0	18.56	24
Management and service fees from nonbank subsidiaries .....		0.53			1.68			0.86			1.92		0	2.96	38
Other income from nonbank subsidiaries.....		0.09			0.19			0.16			1.06		0	0.15	48
Operating income from nonbank subsidiaries .....		69.48			76.32			79.84			150.41		101.16	99.33	65
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		28.44			119.72			43.51			61.23			48.56	
Interest income from subsidiary holding companies.....		6.44			12.80			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			1			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-1.46			1.63			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		34.47			135.14			55.20			76.49			61.19	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	99.96	58.57	88	99.98	62.43	87	99.98	69.76	92	99.68	67.32	85	99.89	65.18	85
Interest income from bank subsidiaries.....	0	0.72	23	0	2.52	21	0	0.63	39	0	0.80	35	0	0.92	35
Management and service fees from bank subsidiaries .....	0	4.11	36	0	1.69	38	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries .....	99.96	71.70	80	99.98	76.26	77	99.98	82.20	86	99.68	78.80	76	99.89	74.20	76
Dividends from nonbank subsidiaries .....	0.04	5.32	67	0.02	2.51	66	0.02	1.95	50	0.10	2.65	48	0.11	2.57	55
Interest income from nonbank subsidiaries.....	0	0.82	37	0	1.82	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries .....	0	0.05	42	0	0.08	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.04	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries .....	0.04	10.59	49	0.02	9.13	43	0.02	4.70	36	0.10	7.29	33	0.11	7.64	37
Dividends from subsidiary holding companies.....	0	1.03	46	0	1.54	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies.....	0	0.13	45	0	0.40	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	2.35	44	0	5.35	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		142.34			447.79			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt .....		29.59			30.31			27.08			28.33			26.53	